



December 1, 1998

R. P. Gerad
Senior Vice-President and Secretary
Scotiabank
The Bank of Nova Scotia
44 King Street West
Toronto, Ontario
M5H 1H1

Dear Mr. Gerad:

I am writing to update you on our fundraising activities and plans for the commencement of our renovations at the JCA Community Centre at 995 Arrow Road.

We anticipate commencing renovations late January 1999 with a completion date in July 1999. We have developed a number of fundraising activities including a direct mail campaign that will launch our second year.

The Campaign is gaining momentum as we head into our second year. To date, our fundraising activities have raised \$230,000.00. We are currently working to get a construction loan and expect to hear of the decision within the week.

We received Scotiabank's initial installment toward our Campaign in November 1997. This is a reminder that the second installment is due.

We would like to take this opportunity to thank Scotiabank for its ongoing support of our Campaign. We extend best wishes for a pleasant holiday season!

Yours truly,

Herman Stewart
President, Board of Directors
Jamaican Canadian Association